



Basic and Supplemental Life Insurance for County of Sonoma



UnitedHealthcare Financial Protection

25 years of Experience

2M members served.

A strong presence in California.

13,006

UnitedHealth Group
employees in California

2,939,335

California residents
served by
UnitedHealth Group

One of the fastest growing
Financial Protection
companies in the country
with more than

50%

Subscriber growth in the past 3
years.

Consistently recognized as a leader in the health industry.

Received a “Best Employers: Excellence in Health & Well-Being” Platinum award from National Business Group on Health for the ninth consecutive year.

2019



Named a Military Friendly Employer and Military Spouse Friendly Employer by Victory Media.

2020



UnitedHealth Group Named World’s Most Admired Company in the insurance and managed care sector for the tenth consecutive year by Fortune.

2020

FORTUNE

2020

Recognized as one of the most community-minded companies for the ninth consecutive year by The Civic 50, a Points of Light initiative.



2020

UnitedHealth Group ranked No. 1 for Innovation on Fortune’s World’s Most Admired Companies list for the eleventh consecutive year.

FORTUNE

2020

UnitedHealth Group ranked No. 6 in the Fortune 500.

FORTUNE
500

Since 1999

Part of the Dow Jones Sustainability World Index and Dow Jones Sustainability North America Index annually.

 | DOW JONES

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Why buy life insurance?



Help prepare for financial obligations you may leave behind, such as:



Ongoing
living expenses
for loved ones



Final
expenses



Outstanding
financial
obligations



Education



Job retraining

Please note: Any life and AD&D insurance plan that is offered through UnitedHealthcare will be governed by your group policy of insurance. Please reference your group policy for any specific provisions that apply to you and/or your group.

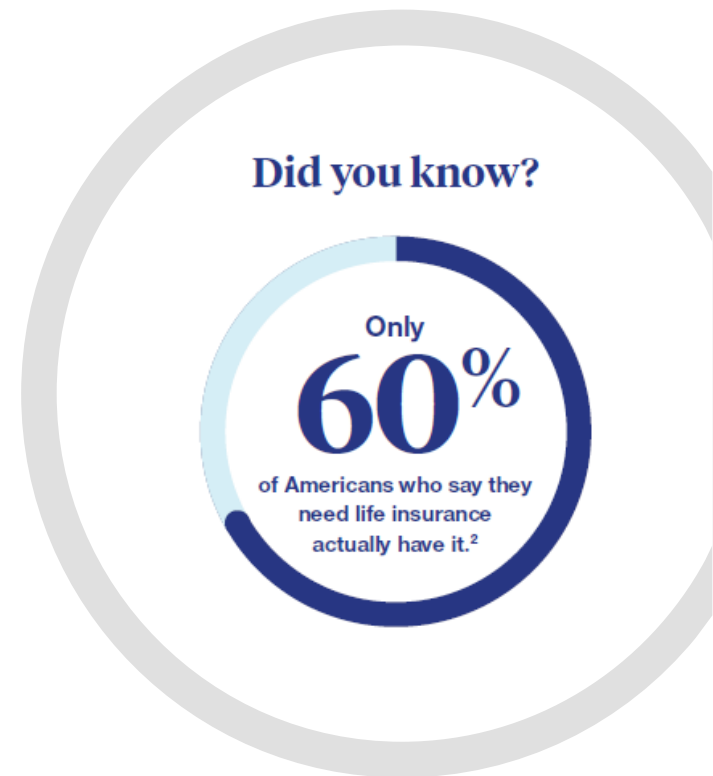
Basic Life and AD&D



Basic Life & AD&D insurance plans are provided and paid by the County and designed to help your family through a difficult time.*

Who's eligible?

- ✓ All regular full-time employees and regular part-time employees, in an allocated position of 60 hours (.75 FTE) or more per pay period, receive Basic Life and AD&D insurance benefits paid by the County
- ✓ Part-time DSA, SCLEA, and ESC employees working less than 60 hours per pay period can purchase Basic Life and AD&D insurance.*



*Special Enrollment Option

*Part-time DSA, SCLEA, and ESC Basic Life and AD&D can be purchased.

It's important to determine all the expenses and financial commitments your family might face in your absence. If you seek more coverage, you may be able to purchase **Supplemental Life insurance**, which pays more benefits beyond your Basic Life and AD&D coverage.

Consider more coverage with Supplemental Life insurance:

- ✓ Employee paid
- ✓ Convenient payroll deduction
- ✓ Coverage amount options
- ✓ Guarantee Issue (*no questions about medical history, one-time exception*)
- ✓ Portability & Conversion



**Your family can rest
a little more easy**

Supplemental Life Coverage Options



Employee:



Based on MOU, Salary Resolution or Employee Contract

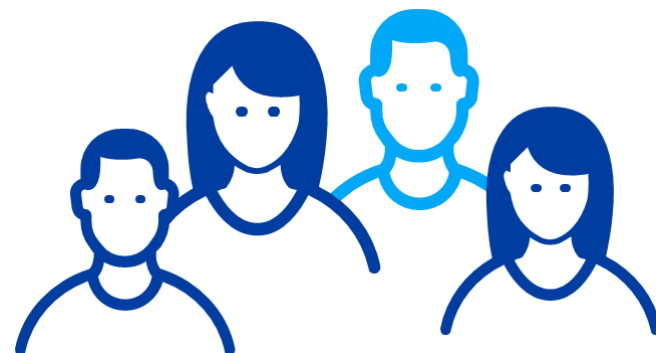
Maximum combined benefit of Basic Life and Supplemental Life **\$500k**

Dependent Supplemental Life:

You can also purchase dependent life insurance coverage for your spouse/domestic partner and any dependent child.*

Dependent Coverage:

The benefit provided for dependent coverage is **\$5,000** for each eligible family member.



*If you purchase supplemental life coverage for yourself, you may purchase coverage for your eligible dependents.

*Dependent child through the end of the month they turn age 26

Basic Life and AD&D, Supplemental Life Levels of Coverage



Bargaining Units	Basic Life and AD&D Insurance 100% Paid by the County*	Supplemental Life Employee Paid **
Unrepresented (00)	1.5 times the Base Annual Salary	Increments of \$10,000
DSA (46, 47)	\$25,000	1, 2, 3 or 4 times your Basic Life Amount
Confidential (51)	1.5 times the Base Annual Salary	1, 2, 3 or 4 times your Basic Life Amount
Administrative Management (50) Board of Supervisors (49) Department & Agency Heads (52) DSLEM (43), SCDPDAA (60) SCLEMA (44), SCPA (45)	2 times the Base Annual Salary	1, 2, 3 or 4 times your Basic Life Amount
SEIU (01, 05, 10, 25, 80, 95), Local 39 (85) SCLEA (30, 40, 41, 70), SCPDIA (55)	1 time the Base Annual Salary	Increments of \$10,000
WCE (21)	1 time the Base Annual Salary	1, 2, 3 or 4 times your Base Annual Salary
ESC (75)	\$25,000	1, 2, 3, 4 or 5 times your Base Annual Salary

* Part-time employees working <60 hours per pay period in DSA, ESC, SCLEA bargaining unit pay the cost if they elect coverage.

** The maximum amount of Life Insurance, Basic Life and Supplemental Life combined, cannot exceed \$500,000.

Coverage Example



Here is an example of an employee who earns \$100k per year and has basic life benefit of 1x salary:

Employer Paid Basic Life: \$100k

Maximum combined benefit between Basic and Supplemental Life is \$500k

Employee may purchase **three times** their Basic Life amount (\$300k) with no Evidence of Insurability (this is Guaranteed Issue).

Total coverage= \$400k (combined Basic Life and Supplemental Life)

If the employee adds another \$100k of coverage, to max out the allowable combined benefit of \$500k, the Employee would have to answer Evidence of Insurability questions for any amount over the Guarantee Issue limit of **three times**.

The cost of supplemental coverage is based on your age on the last calendar day of the year (December 21) and the amount of insurance you elect.

True Open Enrollment for June 1, 2021



A one-time exception has been made to allow an Actively at Work employee, including an employee not currently enrolled for Supplemental Life coverage, to elect an amount of Supplemental Life coverage without providing proof of good health as follows:

Employees insured under the Supplemental Life plan on May 31, 2021 (previously enrolled)

- Employees insured under the Supplemental Life plan are eligible to increase their Supplemental Life coverage without providing proof of good health, not to exceed the Guaranteed Issue limit.

Employees who are not insured under the Supplemental Life plan on May 31, 2021

- Employees not insured under the Supplemental Life plan are eligible to enroll for coverage without proof of good health not to exceed the Guaranteed Issue limit.



Evidence of Good Health/Insurability is required for amounts above the Guarantee Issue Limit.

Guarantee Issue



Guarantee Issue is the amount of **Supplemental Life** Insurance that you are automatically approved for without providing evidence of good health.

Guarantee Issue Limit (GI amount):



Employee: **Three Times Basic Life**

GI amount limit is not to exceed **three times** your Basic Life amount, up to a combined maximum of \$500,000.

Any amounts over the GI amount will require Evidence of Insurability (EOI).*

Eligible dependents: **\$5,000**

*Evidence of Good Health/Insurability is required for amounts above the Guarantee Issue Limit.

Portability



There are many advantages to porting Group Term Life insurance, below are some key points.

- ✓ Ability to continue all or part of your Group Term Life coverage*
- ✓ 5 year age banded rate structure
- ✓ No medical questions
- ✓ Excellent solution for employees age 69 or below

- Portability Rate Table

Your Age	Non-Tobacco Rates per \$1,000 of Insurance		Tobacco Rates per \$1,000 of Insurance	
	Quarterly	Annual	Quarterly	Annual
Less than 25	\$0.24	\$0.96	\$0.36	\$1.44
25 - 29	\$0.24	\$0.96	\$0.39	\$1.56
30 - 34	\$0.27	\$1.08	\$0.42	\$1.68
35 - 39	\$0.33	\$1.32	\$0.51	\$2.04
40 - 44	\$0.39	\$1.56	\$0.63	\$2.52
45 - 49	\$0.69	\$2.76	\$1.11	\$4.44
50 - 54	\$1.02	\$4.08	\$1.62	\$6.48
55 - 59	\$1.98	\$7.92	\$3.18	\$12.72
60 - 64	\$2.79	\$11.16	\$4.47	\$17.88
65 - 69	\$4.53	\$18.12	\$6.78	\$27.12
70 - 74	\$8.52	\$34.08	\$11.85	\$47.40
75 - 79	\$15.42	\$61.68	\$20.37	\$81.48
80 - 84	\$28.29	\$113.16	\$32.40	\$129.60
85+	\$46.08	\$184.32	\$50.31	\$201.24

*AD&D coverage does not apply

Conversion

There are many advantages to converting Group Term Life insurance, below are some key points.

- ✓ Ability to convert all or part of your Group Term Life coverage* to an individual Whole Life Policy
- ✓ No medical questions
- ✓ Excellent option for employees over the age of 70
- ✓ Rates are based on your specific demographics

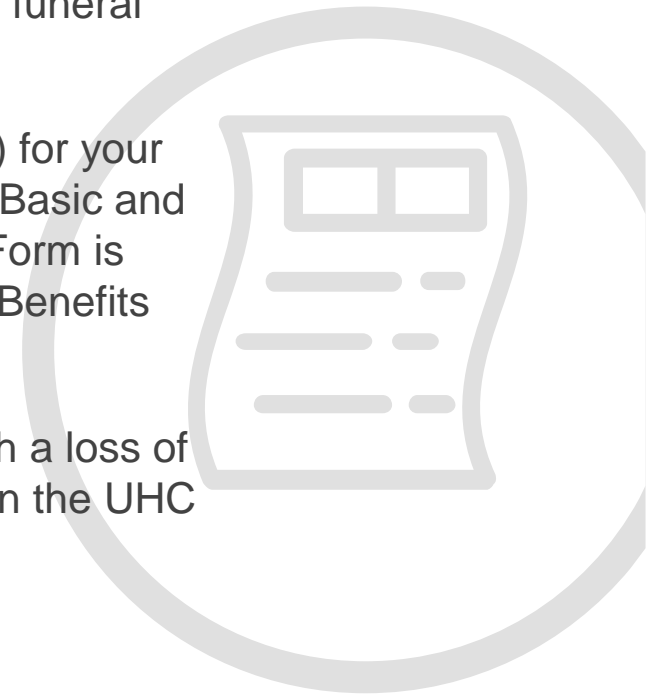
- You can access the conversion portal at www.uhclifeconv.com



*AD&D coverage does not apply

Key Points to Consider

- ✓ You pay the full cost of Supplemental and Dependent Coverage on a post-tax basis
- ✓ Consider whether you have enough money to cover funeral and/or legal expenses in the event of a death.
- ✓ Be sure to designate a Beneficiary (or Beneficiaries) for your employee life insurance and keep them up-to-date (Basic and Supplemental). The UnitedHealthcare Beneficiary Form is located in the main menu of the County of Sonoma Benefits website
- ✓ Help is available for funeral planning and coping with a loss of your loved one, as well as other valuable services on the UHC website



24/7 Support Services



Member services.

- Will and trust preparation.
- Travel assistance.
- Secure website with resources available.

Beneficiary services.

- Grief support.*
- Financial and legal support.**
- Wealth management account.

Beneficiary Companion.

- Guidance services.
- Social media shut-down.
- Fraud resolution.

**There is no charge for referrals or for seeing a clinician within our network for up to 2 visits per issue.

**There is no cost for the initial consultation. Subsequent assistance is available for a 25 percent discount. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare, its affiliates or any entity through which the caller is receiving services directly or indirectly.

Terms and availability of value-added services are subject to change. There may be an additional charge for certain financial services and will and trust preparation. Value-added services may not be available in all states. Please see plan documents for details on the services available with your plan.



Will and trust preparation.

Creating a will and trust may help give you more control over future events and allows the family to follow your wishes. Your life insurance plan includes online will and trust services to help you:

- Create and prepare a will—registration required.
- Locate nearby attorneys, search legal forms, find helpful articles by legal experts and more.
- Access financial planning help and helpful cost calculators.

Prepare your will today.

Go to liveandworkwell.com.

1. Select **Browse as guest with a company access code**.
2. Enter access code: **LIFEBENSVS**.
3. From the **Financial & Legal** tab, select **Estate Planning**.
4. Scroll to the **Legal & financial resources** box and select **Learn more**.
5. Select **Legal Forms**.
6. Select **Personal Documents**.
7. Select your state and then scroll to the document you need.



Beneficiary services.

After a death, there's so much to deal with that it can be overwhelming. It's nice to know your beneficiary will have a team of professionals— included in your plan— ready to help provide emotional, financial and legal guidance. All services are confidential, and specialists are available 24/7.

Grief support.

Unlimited phone access to masters-level specialists, 24/7.

Up to 2 referrals for face-to-face grief counseling sessions,¹ with access to a national network of more than 144,000 clinicians.²

Financial and legal support.

One 30- to 60-minute financial consultation with a credentialed financial professional who can discuss estate taxes and other financial matters.

One 30-minute legal consultation. As a beneficiary, you can retain an attorney for ongoing services at a discounted rate.³

Wealth management account.

Option to open a bank account from Optum Bank® for help managing the money. Visit optumbank.com to learn more.

An account automatically opens for payments of \$5,000 or more.





Beneficiary Companion.

The Beneficiary Companion Program provides 24/7 guidance for your beneficiary on closing your estate and protecting your identity.

Guidance services.

Help is available anytime to obtain death certificate copies and to notify:

- Social Security Administration
- Credit reporting agencies
- Credit card companies/financial institutions
- Third-party vendors
- Government agencies

Social media shutdown.

It can be a time-consuming process to close your social media accounts. Help is available to:

- Discontinue access to your social media accounts (e.g., Facebook, Instagram, Twitter, LinkedIn, Google properties, etc.).
- Assist with memorialization of specific accounts to preserve your digital profile for friends and family.

Fraud resolution.

Identity theft is a growing risk. Expert help is available to help protect it—and lend a hand if it is stolen. Services include:

- A credit report review.
- Suppression of the credit report or freezing/closing the account.
- Full-service resolution assistance, including affidavit assistance, credit bureau and fraud department notification, help to file a police report and creditor follow up.

Request the guidebook.

Get assistance or request your complimentary guidebook by calling toll-free **1-866-643-4241**.



Travel assistance.

If you or your beneficiaries travel 100 miles or more away from home or outside the country, call **1-800-527-0218** to access these travel assistance services 24 hours a day, anywhere in the world. Just a few of the services UnitedHealthcare Global travel provides:

Travel assistance services.

- Emergency travel arrangements.
- Assistance in replacing lost or stolen travel documents.
- Emergency translation services.

Medical assistance services.

- Worldwide medical and dental referrals.
- Relay of insurance and medical information.
- Assistance in replacing corrective lenses and medical devices and much more.



Get travel help anytime and on the go.

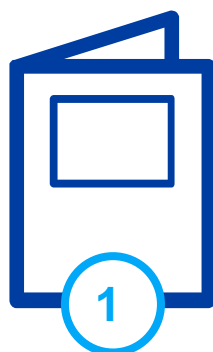
Log in to uhcglobal.com to print your Global Assistance ID card, get up-to-date travel alerts, travel tips and much more.

Create your account.

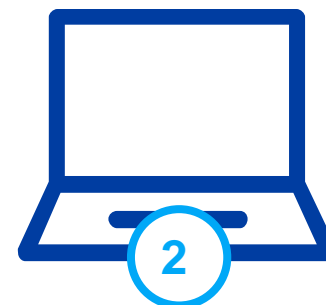
1. Select **Member Log-in**.
2. Select **Visit Global Intelligence Center**.
3. Select **Create User** and enter the ID number 358231.

Annual Enrollment

March 8th – March 26th



**Review your
enrollment materials.**



**Go online:
Main Menu of Employee Self Service**

You must enroll during your initial eligibility or annual enrollment period.
Election changes after March 26th will not be accepted.

Questions



UnitedHealthcare Life products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.